

Treatment of overseas pensions or benefits payable in New Zealand

Updated November 2008

If you're eligible for a pension or benefit from New Zealand and overseas, you need to apply with both countries.

You must contact Work and Income to apply for your New Zealand benefit or pension.

International Services is responsible for assessing the rate of your New Zealand benefit and pension payments if you are entitled to an overseas pension.

Will an overseas benefit or pension affect payment of my New Zealand pension or benefit?

It can. This depends on what type of overseas payments you receive.

What types of overseas payments affect the New Zealand Superannuation or benefit rate?

Benefits, pensions, or periodical allowances paid under a programme that:

- pays benefits, pensions and periodical allowances for similar purposes as those paid in New Zealand, eg old age/retirement, survivor's and disability pensions; and
- is administered by or on behalf of an overseas government.

You can contact International Services to find out whether your overseas pension will affect your New Zealand payment.

How much will I get paid?

Generally, you will get paid the same amount as those who have lived all their lives in New Zealand. This amount may be made up of a combination of your New Zealand and overseas benefit or pension payments – it depends on your circumstances.

Why are New Zealand payment rates adjusted when someone receives overseas social security payments?

This makes sure all New Zealanders – regardless of whether they've lived overseas and are entitled to an overseas pension – get an equitable amount of state retirement pension.

How are New Zealand payment rates adjusted when someone receives overseas social security payments?

Your New Zealand Superannuation or benefit payment will be reduced to take into account the total amount you get paid in overseas state social security based pensions or benefits. This is done under Section 70 of the New Zealand Social Security Act which sets out the requirement

that payment rates of New Zealand Superannuation and benefits must be reduced when a client also receives state social security payments from overseas.

Other overseas pension payments may not affect your payment rate of New Zealand Superannuation or benefit, but may affect any extra assistance you can get. Extra assistance payments depend on the level of income you receive and the assets you have.

What about overseas pensions or benefits funded by voluntary contributions?

If you think your overseas state social security pension is made up of voluntary contributions please contact International Services. You will need to provide proof of your state social security pension so we can determine whether payment rates of New Zealand Superannuation or benefits will be affected by it.

How do you get more information?

Please contact International Services for more information about the affect of overseas pensions and/or benefits on the rate of New Zealand benefit payable. Our International Services team will answer your call between 8am and 5pm Monday to Friday.

Further information can be found at: http://www.workandincome.govt.nz/individuals/		
or call us...	from New Zealand...	from overseas...
Australian Agreement	0800 777 227	1800 150 479
All other countries	0800 777 227	+ 64 4 978 1180
Veteran's Pension	0800 650 656	
Write to us at: PO Box 27-178, Wellington, New Zealand		
Email us at: international.services@msd.govt.nz		

If you are deaf or hearing impaired you can send a message to our Deaf Link free-fax 0800 621 621. A translator is also available to you when you contact us on 0800 777 227.